IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: J.V. Davies et al. Attorney Docket No.: SACO121711

Application No.: 10/685,290 Art Unit: 3626 / Confirmation No: 9822

Filed: October 14, 2003 Examiner: S. Rangrej

Title: ONLINE SYSTEM AND METHOD FOR

PROCESSING LIFE INSURANCE APPLICATIONS

AMENDMENT AFTER NON-FINAL REJECTION

Seattle, Washington 98101

June 25, 2008

TO THE COMMISSIONER FOR PATENTS:

INTRODUCTORY COMMENTS

In response to the Office Action of February 25, 2008, please amend the above-identified application as follows:

Amendments to the Specification are provided on page 2 of this paper.

Amendments to the Claims are reflected in the listing of the claims, which begins on page 3 of this paper.

Remarks/Arguments begin on page 11 of this paper.